



**IT IS ORDERED as set forth below:**

**Date: August 7, 2024**

**Paul W. Bonapfel**  
**U.S. Bankruptcy Court Judge**

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

<b>IN RE:</b>		<b>CASE NUMBER 24-53916-PWB</b>
	}	
Fernando Coscorrosa	}	
	}	<b>CHAPTER 7</b>
	}	
<b>DEBTOR(S)</b>	}	
<hr/>		
Fernando Coscorrosa	}	
	}	
	}	
<b>MOVANT</b>	}	<b>CONTESTED MATTER</b>
	}	
<b>v.</b>	}	
	}	
Derik Toussant	}	
<b>RESPONDENT</b>	}	

## ORDER

Movant filed a Motion to Avoid Lien (the “Motion”), as provided by 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). (Docket No. 12) on May 27, 2024. Respondent filed a response (Docket No. 15) on June 20, 2024. A hearing was held on July 30, 2024 in which both parties appeared and the matter was heard by the Court. Accordingly, it is hereby

**ORDERED AND ADJUDGED** that the lien held by the Respondent upon exempt property of the above-named Movant is AVOIDED to the extent that such lien impairs an exemption to which Movant would have been entitled pursuant to 11 U.S.C. § 522(b) and that Respondent’s lien on Movant’s bad faith claim against his insurer shall not be avoided.

## END OF DOCUMENT

Presented By:

\_\_\_\_\_/s/\_\_\_\_\_  
Lorena L. Saedi 622072, Attorney for Debtor  
Saedi Law Group, LLC  
3411 Pierce Dr  
Atlanta, GA 30341  
Phone: 404-919-7296  
Fax: 470-329-0016  
Lsaedi@SaediLawGroup.com

Consented to:

\_\_\_\_\_/s/\_\_\_\_\_  
C. Napoleon Barnwell, Esq.  
Attorney for Derik Toussant  
Georgia Bar No. 728188  
With Express Permission  
5805 State Bridge Rd. Suite G349  
Johns Creek, Georgia 30097

**DISTRIBUTION LIST**

Saedi Law Group, LLC  
3411 Pierce Drive  
Atlanta, Georgia 30341

US Trustee  
75 Ted Turner Drive, Room 363  
Atlanta, Georgia 30303

Chapter 7 Trustee  
Kathleen Steil  
Ogier, Rothschild & Rosenfeld, PC  
P. O. Box 1547  
Decatur, GA 30031

Fernando Coscorrosa  
415 Ruths BLVD  
Woodstock, GA 30188

Derik Toussant  
2657 Avanti Way  
Decatur, GA 30035